

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DAMON KRISTIAN SKILES  
SUZANNE MARIE SKILES  
Debtor(s)

Case No. 11-20875JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2011.
- 2) The plan was confirmed on 04/25/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/12/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/17/2016.
- 5) The case was completed on 07/25/2016.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,850.00.
- 10) Amount of unsecured claims discharged without payment: \$60,490.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$179,543.86
Less amount refunded to debtor	\$2,627.73

**NET RECEIPTS:** **\$176,916.13**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$9,047.23
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,922.85
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$14,970.08**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CCS INC++	Unsecured	8,436.33	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	1,885.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	1,964.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	2,619.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	2,762.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	3,159.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	3,974.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	6,244.00	NA	NA	0.00	0.00
CHELA EDUCATION FINANCING++	Unsecured	9,078.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	956.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	1,175.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	1,615.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	1,773.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	2,395.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	2,395.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	2,410.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	2,455.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	2,678.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	5,207.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	5,412.00	NA	NA	0.00	0.00
CITIBANK**++	Unsecured	5,820.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	708.00	708.39	708.39	5.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	252.00	316.04	316.04	2.23	0.00
ECAST SETTLEMENT CORP**	Unsecured	340.00	340.11	340.11	2.40	0.00
ECMC(*)	Unsecured	6,587.00	26,463.60	26,463.60	186.90	0.00
EMC MORTGAGE CORP(*)	Unsecured	14,849.00	NA	NA	0.00	0.00
EMC MORTGAGE CORP(*)	Secured	69,881.00	87,105.03	0.00	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	191,766.06	210,003.96	0.00	111,432.88	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	29,361.53	29,361.53	29,361.53	0.00
FIFTH THIRD BANK(*)	Unsecured	4,225.39	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIFTH THIRD BANK(*)	Secured	109,788.00	114,414.44	0.00	19,098.45	0.00
FIRST HORIZON/FKA FT MRTG CO	Unsecured	0.00	NA	NA	0.00	0.00
FIRST HORIZON/FKA FT MRTG CO	Unsecured	0.00	NA	NA	0.00	0.00
FIRST TENNESSEE BANK	Unsecured	NA	10,784.30	10,784.30	76.17	0.00
IC SYSTEM INC	Unsecured	741.00	741.00	741.00	5.23	0.00
IC SYSTEM INC	Unsecured	205.00	205.00	205.00	1.45	0.00
INTERNAL REVENUE SERVICE*	Priority	4,118.93	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	55.42	55.42	0.39	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	645.31	645.31	4.56	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,250.00	3,312.27	3,312.27	23.39	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	832.95	832.95	5.88	0.00
MT OLIVER BORO (SWG)	Secured	NA	1,525.09	0.00	0.00	0.00
MT OLIVER BORO (SWG)	Secured	NA	202.84	0.00	0.00	0.00
PENN CREDIT CORP	Unsecured	66.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	512.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,574.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,752.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,039.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,440.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,504.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,572.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,582.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	5,594.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	588.00	588.45	588.45	4.16	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	822.00	822.17	822.17	5.80	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	8,436.00	8,436.33	8,436.33	59.58	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	286.00	286.37	286.37	2.02	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	0.00	0.00	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Unsecured	0.00	14,849.59	0.00	0.00	0.00
SALLIE MAE INC O/B/O TX GUARAN	Unsecured	2,638.00	2,646.25	2,646.25	18.69	0.00
SALLIE MAE INC O/B/O USAF**	Unsecured	10,130.00	62,469.54	62,469.54	441.18	0.00
SALLIE MAE INC O/B/O USAF**	Unsecured	17,079.00	31,958.52	31,958.52	225.71	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	455.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	971.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	832.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	0.00	16,941.49	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	58,889.00	75,831.16	0.00	0.00	0.00
WELLS FARGO FINANCIAL**	Unsecured	467.00	NA	NA	0.00	0.00
WEST-AIRCOMM FCU	Unsecured	2,313.00	NA	NA	0.00	0.00
WEST-AIRCOMM FCU	Secured	1,800.00	943.12	943.12	943.12	39.33

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$130,531.33	\$0.00
Mortgage Arrearage	\$29,361.53	\$29,361.53	\$0.00
Debt Secured by Vehicle	\$943.12	\$943.12	\$39.33
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,304.65</b>	<b>\$160,835.98</b>	<b>\$39.33</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$151,612.02</b>	<b>\$1,070.74</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$14,970.08</u>
Disbursements to Creditors	<u>\$161,946.05</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$176,916.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/05/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.